

Edward S. Kozlowski, MPASSM

**Lighthouse Financial Advisors, Inc.,
dba Lighthouse Wealth Management**

164 West Main Street, Suite F
New Market, MD 21774
(301) 865-9740

January 23, 2014

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Edward S. Kozlowski that supplements the Lighthouse Wealth Management brochure. You should have received a copy of that brochure. Please contact us at (301) 865-9740 if you did not receive Lighthouse Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Edward S. Kozlowski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Edward S. Kozlowski, MPASSM

Year of Birth: 1964

Formal Education after High School:

- LeMoyne College, B.S., Accounting, 1988
- College of Financial Planning, M.S., Personal Financial Planning, 2006

Business Background for the Previous Five Years:

- Lighthouse Financial Advisors, Inc. dba Lighthouse Wealth Management, Chief Compliance Officer, 07/2006 - Present; Treasurer, 04/2012 - Present
- Mid Atlantic Capital Corporation, Registered Representative, 10/2012 - Present
- SII Investments, Inc. Registered Representative, 07/2006 - 10/2012
- Lighthouse Tax Services, LLC, Member, 12/2009 - Present
- United Parcel Service, Finance Manager, 02/1987 - 06/2006

Certifications:

Master Planner Advanced StudiesSM (MPASSM) - Individuals who hold the MPASSM designation have completed a Master of Science degree with a major in personal financial planning or financial analysis. The program consists of 36-43 semester credits and delves deeply into personal financial planning or investment-related content using research-based coursework and real-world case studies. Graduates of the program are required to demonstrate critical thinking skills and complex problem-solving techniques. Additionally, individuals must complete assignments, projects, research, and papers and meet all graduation requirements for the Master of Science degree. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 40 hours of content-specific continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Item 3 Disciplinary Information

Mr. Kozlowski does not have, nor has he ever had, any disciplinary disclosure.

Item 4 Other Business Activities

Mr. Kozlowski is a registered representative with Mid Atlantic Capital Corporation (Mid Atlantic). Mid Atlantic is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Kozlowski may recommend securities or insurance products offered by Mid Atlantic as part of your investment portfolio. If clients purchase these products through Mr. Kozlowski, he will receive the customary commissions in his separate capacity as registered representatives of Mid Atlantic. Additionally, Mr. Kozlowski could be eligible to receive incentive awards such as Mid Atlantic may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Kozlowski an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Lighthouse Wealth Management's firm brochure for additional disclosures on this topic.

In Addition, Mr. Kozlowski is involved with the following non-investment related activities:

- Lighthouse Tax Services, LLC, Member, 12/2009 - Present

Item 5 Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Kozlowski's receipt of additional compensation as a result of his activities as a registered representative of Mid Atlantic.

Also, please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Lighthouse Wealth Management's firm brochure for additional disclosures on this topic.

Item 6 Supervision

Thomas M. Kozlowski, President, Andrew P. Wilson, Vice President, Edward S. Kozlowski, Treasurer, and Henry L. Becker, Jr., Secretary, are the owners/officers of Lighthouse Financial Advisors, Inc. dba Lighthouse Wealth Management. All four members of our management team are responsible for the advisory activities of our firm. They jointly form investment decisions and recommendations made to our advisory clients. In addition, as registered representatives of Mid Atlantic, we are subject to annual audits by Mid Atlantic and we are only permitted to conduct our advisory practice in accordance with strict controls and limitations set by Mid Atlantic. Advice provided is limited based on the restrictions set by Mid Atlantic and by internal management decisions as to the types of investments that may be included in client portfolios. As Chief Compliance Officer, Edward S. Kozlowski, is responsible for the compliance activities of the firm. Mr. Kozlowski may be reached at (301) 865-9740.